



PATENTS

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Serial No. : **09/542,109**  
Filed : March 31, 2000  
Applicant : Kight, et al.  
Title : Bill Payment System and Method  
With Merchant Information

TC/AU : 3625  
Examiner : Y. Garg

Docket No. : 23952-0020  
Customer No. : 29052

**SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT**

Mail Stop RCE  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Sir:

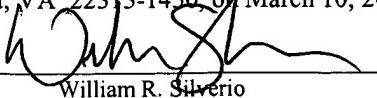
The citation of information on the attached Form PTO/SB/08A, "Information Disclosure Statement by Applicant" is made pursuant to 37 C.F.R. §§ 1.56, 1.97, and 1.98.

The declaration by Mark Johnson is provided in an effort to provide a more complete picture of the bill payment service of the assignee, CheckFree Corporation ("CheckFree"), that existed on or before July 25, 1990. As provided by CFR § 1.97(h), the filing of an information disclosure statement shall not be construed to be an admission that the information cited in the statement is, or is considered to be, material to patentability as defined in C.F.R. § 1.56(b).

Pursuant to the Office's waiver of the requirement for submitting a copy of each cited U.S. patent and each U.S. patent application publication for all U.S. national patent applications, no copy of any cited U.S. patent or U.S. patent application publication is being provided herewith. Additionally, pursuant to 37 C.F.R. § 1.97(b)(4), Applicants have not submitted herewith a filing fee because this information is being submitted prior to the mailing of the first

---

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to: Mail Stop RCE, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on March 10, 2006.



William R. Silverio

Applicant: Kight, et al.  
Filed: March 31, 2000  
Application No.: 09/542,109

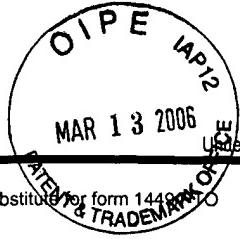
Office Action on the merits following the filing of a request for continued examination under CFR §1.114. Thus, no fees are believed due; however, the Commissioner is hereby authorized to charge any additional fees due to Deposit Account No. 19-5029.

Respectfully submitted,



William R. Silverio  
Attorney for Applicants  
Registration No. 45,383

SUTHERLAND ASBILL & BRENNAN LLP  
999 Peachtree Street, NE  
Atlanta, GA 30309  
Telephone: 404-853-8000  
Facsimile: 404-853-8806  
Attorney Docket No. 23952-0020



**Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.**

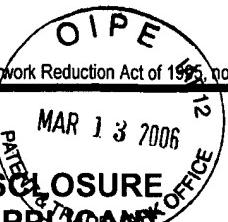
 <b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b> (Use as many sheets as necessary)				Complete if Known	
Sheet	1	of	2	Application Number	<b>09/542,109</b>
				Filing Date	<b>March 31, 2000</b>
				First Named Inventor	<b>Kight, et al.</b>
				Art Unit	<b>3625</b>
				Examiner Name	<b>Y. Garg</b>
				Attorney Docket Number	<b>23952-0020</b>

## **U. S. PATENT DOCUMENTS**

## **FOREIGN PATENT DOCUMENTS**

Examiner Initials*	Cite No. <sup>1</sup>	Patent Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages Or Relevant Figures Appear	T <sup>6</sup>
		Country Code <sup>3</sup> - Number <sup>4</sup> Kind Code <sup>2</sup> (if known)				
		WO 91/09370	06/27/99	Online Resources & Communications Corporation		
		JP401195573A	08/07/89	Decentralized Processors for Transfer in Organ		
Examiner Signature				Date Considered		

**\*EXAMINER:** Initial if references considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. **\*Applicant's unique citation designation number (optional):** See Kinds Codes of USPTO Patent Documents at [www.uspto.gov](http://www.uspto.gov) or MPEP 901.4. **<sup>3</sup>Enter** Office that issued the document, by the two-letter code (WIPO Standard ST.3). **\*For Japanese patent documents,** the indication of the year of the reign of the Emperor must precede the serial number of the patent document. **<sup>4</sup>Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible.** **<sup>5</sup>Applicant is to place a check mark here if English language Translation is attached.** This collection of information is required by 37 CFR 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U. S. Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

Substitute for form 1449/PTO		 <b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b> <small>(Use as many sheets as necessary)</small>		Complete if Known	
Sheet	2		2	Application Number	09/542,109
				Filing Date	March 31, 2000
				First Named Inventor	Kight, et al.
				Art Unit	3625
				Examiner Name	Y. Garg
				Attorney Docket Number	23952-0020

NON PATENT LITERATURE DOCUMENTS			
Examiner Initials*	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the articles (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog etc.) date, page(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>2</sup>
		Declaration by Mark Johnson (5 pages)	
		Press release, "Banks, Credit Unions Join Utilities to Expand Bill Payment Plan [Sunrise Edition]; Omaha World-Herald; Omaha, Nebraska, Aug. 30, 1989, p. 19.	
		GULLO, Karen, "Reistad Continues Quest for the 'Checkless Society' Series: 8," American Banker; New York, NY, July 16, 1991, Vol. 156, Issue 135.	
		Anonymous, "Is Video Banking Poised to Take Off (Again)?", CTS Accounting Software Survey; June 1990, Vol. 20, Issue 1.	
		TYSON, David O., "Princeton Telecom Addresses Problems of On-Line Bill Payment," American Baker; New York, NY, August 9, 1989, Vol. 154, No. 154.	
		Unknown, Excerpt from The Bankers Magazine, July-August 1985 p. 54-55.	
		WHITE, et al.; "4-in-1 Accounting: The Basics from Real-World," PC Magazine, v4, n20, p. 167-168.	
		Merriam-Webster's Collegiate Dictionary, 10 <sup>th</sup> edition; page 293, word, "database" (1962); and page 929, word, "processing" (1532).	
		STREETER, Bill, "The Future is Here and It's on TV," ABA Banking Journal, November 1980.	
		BLATTBERG, Robert C., DEIGHTON, John, "Interactive Marketing: Exploiting the Age of Addressability," Sloan Management Review, vol. 13, no. 1, Fall 1991, p 5-14.	
		ELIASON, A.L., Online Business Computer Applications: 2 <sup>nd</sup> Edition Science Research Associates, 1987 HF5542.2.E427 pp. 18-19 and 69-71.	
		HOWARD, Bill, "The Best of 1989," PC Magazine, January 16, 1990 (excerpt).	
		DUNKIN, Amy, "Personal Business: Software Have a PC? Now, You Can Chuck Your Checkbook," Business Week, September 3, 1990.	
		CHURBUSCK, David C., "Let Your Fingers Do the Banking," Forbes, August 19, 1991.	
		SHIPLEY, Chris, "CheckFree's Payment System," PC Computing, August 1, 1991.	
		SHIPLEY, Chris, "Electronic Bill Paying Just Got a Lot Easier," PC Computing, May 1, 1991.	
		MAGID, Lawrence, "How to Put PC to Work Paying Bills," Los Angeles Times, July 25, 1991.	
		Advertisement "As seen in PC Computing" with purchase order form (1989- Reprinted from PC Magazine, November 14, 1989).	

Examiner Signature		Date Considered
--------------------	--	-----------------

\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

<sup>1</sup>Applicant's unique citation designation number (optional). <sup>2</sup>Applicant is to place a check mark here if English language Translation is attached. This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U. S. Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS.

**SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.**

If you need assistance in completing the form, call 1-800-PTO-9199 (1-800-786-9199) and select option 2.